

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
ERIE DIVISION**

In re:

DONALD F. CHECK  
LINDA LEE CHECK  
Debtor(s)

Case No. 21-10665JCM

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/02/2021.
- 2) The plan was confirmed on 01/26/2022.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 02/24/2023.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 12/09/2024.
- 6) Number of months from filing or conversion to last payment: 36.
- 7) Number of months case was pending: 39.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$59,098.74.
- 10) Amount of unsecured claims discharged without full payment: \$43,104.59.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$89,820.00  
Less amount refunded to debtor \$0.00

**NET RECEIPTS: \$89,820.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$3,500.00  
Court Costs \$0.00  
Trustee Expenses & Compensation \$4,473.62  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$7,973.62**

Attorney fees paid and disclosed by debtor: \$1,500.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AES (AMERICAN EDUCATION SRVCS	Unsecured	3,352.00	NA	NA	0.00	0.00
AES (AMERICAN EDUCATION SRVCS	Unsecured	1,805.00	NA	NA	0.00	0.00
ALLY BANK(*)	Secured	23,961.00	24,048.71	0.00	16,575.60	0.00
ALLY BANK(*)	Secured	0.00	444.92	444.92	444.92	0.00
AMERICAN EXPRESS NATIONAL BA	Unsecured	2,700.00	2,650.66	2,650.66	58.12	0.00
AMERICAN EXPRESS NATIONAL BA	Unsecured	1,007.00	924.71	924.71	20.28	0.00
BANK OF MISSOURI	Unsecured	255.00	255.03	255.03	5.59	0.00
CLUB EXPLORIA	Secured	22,703.00	NA	NA	0.00	0.00
CREDIT ONE BANK	Unsecured	641.00	NA	NA	0.00	0.00
DISCOVER BANK(*)	Unsecured	6,735.00	6,710.51	6,710.51	147.15	0.00
EQUIANT FINANCIAL SERVICES INC	Secured	3,804.00	NA	NA	0.00	0.00
FESTIVA ORLANDO RESORTS HOME	Unsecured	1,618.31	NA	NA	0.00	0.00
HYUNDAI MOTOR FINANCE CO	Unsecured	500.00	NA	NA	0.00	0.00
INNOVATIVE RECOVERY++	Unsecured	457.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NA S/B/M/	Unsecured	19,022.00	19,022.37	19,022.37	417.12	0.00
LVNV FUNDING LLC	Unsecured	698.00	716.55	716.55	15.71	0.00
LVNV FUNDING LLC	Unsecured	1,265.00	1,265.81	1,265.81	27.76	0.00
MERCER COUNTY STATE BANK	Secured	0.00	149.12	149.12	149.12	0.00
MERCER COUNTY STATE BANK	Secured	12,901.00	12,876.92	0.00	5,517.44	0.00
MIDFIRST BANK	Secured	53,737.00	52,514.31	0.00	43,500.59	0.00
MIDFIRST BANK	Secured	0.00	115.03	115.03	115.03	0.00
SYNCHRONY BANK BY AIS INFOSOU	Unsecured	4,795.00	4,795.78	4,795.78	105.16	0.00
SYNCHRONY BANK BY AIS INFOSOU	Unsecured	4,451.00	4,441.13	4,441.13	97.38	0.00
SYNCHRONY BANK**	Unsecured	0.00	NA	NA	0.00	0.00
THE ONE FEDERAL CREDIT UNION(*)	Secured	17,999.08	17,999.08	0.00	6,813.40	0.00
THE ONE FEDERAL CREDIT UNION(*)	Secured	0.00	188.27	188.27	188.27	0.00
THE ONE FEDERAL CREDIT UNION(*)	Secured	5,253.00	5,340.52	5,340.52	5,340.52	443.37
US DEPARTMENT OF EDUCATION	Unsecured	84,998.00	84,998.46	84,998.46	1,863.85	0.00
US DEPARTMENT OF HUD**	Secured	NA	10,461.43	0.00	0.00	0.00
WESTGATE RESORTS++	Secured	39,281.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$55,831.43	\$0.00
Mortgage Arrearage	\$452.42	\$452.42	\$0.00
Debt Secured by Vehicle	\$5,785.44	\$22,361.04	\$443.37
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$6,237.86</b>	<b>\$78,644.89</b>	<b>\$443.37</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$125,781.01</b>	<b>\$2,758.12</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$7,973.62</u>	
Disbursements to Creditors	<u>\$81,846.38</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$89,820.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/07/2025

By: /s/ Ronda J. Winnecour

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.